## UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : Chapter 7

JUDITH GOTWALD,

Debtor. : Bky. No. 10-14759 ELF

SOUTHEASTERN PENNSYLVANIA
SYNOD OF THE EVANGELICAL
LUTHERAN CHURCH IN AMERICA,

Plaintiff,

v. : Adv. No. 11-242 ELF

JUDITH GOTWALD, :

:

Defendant.

## ORDER

**AND NOW**, after trial in the above adversary proceeding and for the reasons stated in the accompanying Opinion,

It is hereby **ORDERED** and **DETERMINED** that:

- Any debt owed by the Debtor arising from her participation in mortgage loan transaction of January 28, 2009 between the Evangelical Lutheran Church of the Redeemer of East Falls, Philadelphia and Epic Mortgage Loan and Funding is **DISCHARGEABLE**.
- 2. The debt owed by the Debtor arising from her failure to comply with the Order dated September 25, 2009, entered in the Court of Common Pleas, in Southeastern Pa. Synod of the

Evangelical Lutheran Church v. Meena, et al., No. 1343, June Term 2009 (C.P. Phila.) is

NONDISCHARGEABLE pursuant to 11 U.S.C. §523(a)(6).

Date: March 26, 2013\_

ERIC L. FRANK

CHIEF U.S. BANKRUPTCY JUDGE